



Order Filed on February 20, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1**

DENISE CARLON, ESQUIRE

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Attorneys for Secured Creditor: Wilmington Savings  
Fund Society, FSB, not in its individual capacity but  
solely as Owner Trustee for the FLIC Residential  
Mortgage Loan Trust 1

In Re:

Sonalben D. Patel aka Sonal D. Patel

Daxeshkumar M. Patel aka Daxesh M. Patel, aka

Daxeshkum M. Patel

Debtors

Case No.: 25-10457 JNP

Hearing Date: 3/19/2025 @ 10:00 a.m.

Judge: Jerrold N. Poslusny Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: February 20, 2025**

A handwritten signature in black ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtors: Sonalben D. Patel aka Sonal D. Patel & Daxeshkumar M. Patel aka Daxesh M. Patel, aka Daxeshkum M. Patel  
Case No.: 25-10457 JNP  
Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wilmington Savings Fund Society, FSB, not in its individual capacity but solely as Owner Trustee for the FLIC Residential Mortgage Loan Trust 1, holder of a mortgage on real property located at 10 Colts Gait Road, Marlton, NJ, 08053, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Fred R. Braverman, Esquire, attorney for Debtors, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Secured Creditor will file a proof of claim prior to the proof of claim bar date; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors shall pay the arrearage claim of Secured Creditor in full, when filed (estimated arrears of \$5,043.35); and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors are to make post-petition payments in accordance with the terms of the note, mortgage, and notices of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtors reserves their right to object to Secured Creditor's proof of claim and notice of payment change; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.